

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
NORTHERN DIVISION

IN RE:)	Case No: 23-20091 Chapter 13
PAVEL S KHATULEV)	Plan Pmt: \$ 922.00/Month
ASHLEY E KHATULEV)	Term: 60 Months
)	
Debtors)	

CERTIFICATION AND ORDER OF CONFIRMATION FOR CHAPTER 13 PLAN

CERTIFICATION

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee, and certifies that: the Trustee has reviewed the Debtors' schedules and plan, and has conducted a Section 341 meeting of creditors, and except to the extent the Trustee's objection has been overruled, the Chapter 13 plan complies with all Chapter 13 and other applicable provisions of Title 11 United States Code; the Debtors have advised that they have made all DSO payments and filed all tax returns as required by 11.U.S.C. § 1325(a)(8) & (9) or the Trustee's objection has been overruled. The Debtors are substantially current in their payments to the Trustee; and the Trustee is not aware of any outstanding objections to confirmation.

Dated: August 30, 2023
CNFORD--DSB

/s/ Diana S. Daugherty, Chapter 13 Trustee
Diana S. Daugherty, Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143
(314) 781-8100 Fax: (314) 781-8881
trust33@ch13stl.com

Original Confirmation hearing set for:
August 31, 2023

ORDER

It is **ORDERED** that the plan is confirmed; that the Trustee shall distribute any payments received in conformance with Title 11; that except as provided in 11 U.S.C. § 1304(b), the Debtors are hereby prohibited during the pendency of this case from in any way encumbering or disposing of any property of this estate or from incurring any further debt, without prior written approval of the Court excepting debts incurred for protection of life, health, or property when not reasonably practical to secure prior approval. **The automatic stay under 11 U.S.C. § 362 and 11 U.S.C. § 1301 is terminated as to any collateral listed in 3.9(B) of the plan.** Any provision in the plan providing for special classification and treatment of claims filed after the Bankruptcy Rule 3002(c) or 11 U.S.C. § 502(b)(9) date shall be void; such claims shall receive treatment pursuant to 11 U.S.C. § 726(a)(3).

DATED: September 1, 2023
St. Louis, Missouri

Kathy A. Surraatt - States
KATHY A. SURRATT-STATES
U.S. Bankruptcy Judge

23-20091

**CERTIFICATION AND ORDER OF CONFIRMATION FOR
CHAPTER 13 PLAN**

Page 2 of 2

Copy mailed to:

PAVEL S KHATULEV

ASHLEY E KHATULEV

1580 HWY 161

MONTGOMERY CITY, MO 63361

Diana S. Daugherty, Chapter 13 Trustee

P.O. Box 430908

St. Louis, MO 63143

WILLIAM H RIDINGS JR

2510 S BRENTWOOD BLVD STE 205

C/O RIDINGS LAW FIRM

ST LOUIS, MO 63144

All Creditors and Parties in Interest

United States Bankruptcy Court

Eastern District of Missouri

In re:
Pavel S Khatulev
Ashley E Khatulev
Debtors

Case No. 23-20091-kss
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0865-2
Date Rcvd: Sep 01, 2023

User: admin
Form ID: pdf03

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2023:

Recip ID	Recipient Name and Address
db/db	+ Pavel S Khatulev, Ashley E Khatulev, 1580 Hwy 161, Montgomery City, MO 63361-5311
25380503	+ Account Liquidation Services, Inc., 304 West Water Street, Decorah, IA 52101-1730
25380508	+ CAR Financial Services, Attn: Bankruptcy, 2400 Satellite Blvd Ste 104,, Duluth, GA 30096-4760
25382099	+ CAR Financial Services Inc., 725 Primera Blvd. Suite #235, Lake Mary, FL 32746-2159
25381178	+ City of Montgomery, Attn. Payroll Department, 723 North Sturgeon St., Montgomery City, MO 63361-1423
25380514	+ Ferrell Gas, 7500 College Blvd # 1000, Overland Park, KS 66210-4098
25380517	+ Gary Jon Barrett, Attorney, 12410 Cantrill Rd, Ste 100, Little Rock, AR 72223-1703
25380520	+ Jeanine R Armstrong, Attorney, Blitt & Gaines PC, 707 N 2nd St, Suite 306, Saint Louis, MO 63102-2535
25380524	+ Linda Seiler, 617 Sheffield Circle, Sugar Grove, IL 60554-9371

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
25380502	+ Email/Text: BankruptcyNotices@aafes.com	Sep 01 2023 23:00:00	AAFES, Attn: Bankruptcy, Po Box 650060, Dallas, TX 75265-0060
25380507	Email/Text: bnc-applied@quantum3group.com	Sep 01 2023 23:01:00	Applied Bank, 4700 Exchange Court, Boca Raton, FL 33431
25380505	+ Email/Text: backoffice@affirm.com	Sep 01 2023 23:01:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
25380506	+ Email/Text: backoffice@affirm.com	Sep 01 2023 23:01:00	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
25405689	+ Email/Text: BankruptcyNotices@aafes.com	Sep 01 2023 23:00:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236-1509
25387148	+ Email/Text: amy.hinners@caseys.com	Sep 01 2023 23:00:00	CASEY'S GENERAL STORES, ATTN: LEGAL DEPARTMENT, 1 S.E. CONVENIENCE, ANKENY, IA 50021-9672
25380510	+ Email/Text: bankruptcy@car-mart.com	Sep 01 2023 22:59:00	Colonial Auto Finance/America's Car-Mart, Attn: Bankruptcy, 1805 N 2nd Street Suite 401, Rogers, AR 72756-2423
25380511	+ Email/PDF: creditonebknottifications@resurgent.com	Sep 01 2023 23:02:25	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
25385410	Email/Text: mrdiscen@discover.com	Sep 01 2023 23:00:00	Discover Bank, PO Box 3025, New Albany Ohio 43054-3025
25380512	+ Email/Text: mrdiscen@discover.com	Sep 01 2023 23:00:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
25380513	+ Email/Text: bknotice@ercbpo.com	Sep 01 2023 23:01:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412

District/off: 0865-2

User: admin

Page 2 of 4

Date Rcvd: Sep 01, 2023

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25380516	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 01 2023 23:02:38	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
25380518	+ Email/Text: Bankruptcy@ICSystem.com	Sep 01 2023 23:00:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
25380519	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 01 2023 23:00:00	IRS, PO Box 7346, Insolvency Unit, Philadelphia, PA 19101-7346
25380521	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 01 2023 23:01:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
25380509	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 01 2023 23:02:38	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
25380522	+ Email/Text: bankruptcy@kikoff.com	Sep 01 2023 23:00:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
25380523	Email/Text: ktramble@lendmarkfinancial.com	Sep 01 2023 22:59:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
25387943	Email/PDF: resurgentbknofications@resurgent.com	Sep 01 2023 23:02:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25380650	+ Email/Text: ecfnofices@dor.mo.gov	Sep 01 2023 22:59:00	Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517
25380525	+ Email/Text: ecfnofices@dor.mo.gov	Sep 01 2023 22:59:00	Missouri Dept of Revenue, Taxation Division, PO Box 385, Jefferson City, MO 65105-0385
25380526	+ Email/PDF: cbp@omf.com	Sep 01 2023 23:02:49	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
25380527	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 01 2023 23:29:01	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
25405753	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 01 2023 23:28:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
25380528	Email/Text: bankruptcy@possiblefinance.com	Sep 01 2023 22:59:00	Possible Finance, 2231 First Avenue Ste B, Seattle, WA 98121
25411300	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 01 2023 23:01:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
25395848	Email/Text: bnc-quantum@quantum3group.com	Sep 01 2023 23:01:00	Quantum3 Group LLC as agent for, Katapult Group LLC, PO Box 788, Kirkland, WA 98083-0788
25383035	Email/Text: bnc-quantum@quantum3group.com	Sep 01 2023 23:01:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
25397042	Email/Text: bnc-quantum@quantum3group.com	Sep 01 2023 23:01:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
25380529	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 01 2023 23:02:37	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
25380532	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Sep 01 2023 22:59:00	Sezzle, Attn: Bankruptcy, Po Box 3320, Minneapolis, MN 55403
25380533	Email/Text: bankruptcy@sunbit.com	Sep 01 2023 23:00:00	Sunbit, Attn: Bankruptcy, 10880 Wilshire Blv Suite 870, Los Angeles, CA 90024
25380531	+ Email/Text: enofications@santanderconsumerusa.com	Sep 01 2023 23:01:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
25380535	+ Email/Text: bankruptcydepartment@tsico.com	Sep 01 2023 23:01:00	Transworld Systems, 2135 E Primrose, Suite Q, Springfield, MO 65804-4598
25380651	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Sep 01 2023 22:59:00	United States Attorney, 111 South 10th Street, 20th Floor, St. Louis MO 63102

District/off: 0865-2

User: admin

Page 3 of 4

Date Rcvd: Sep 01, 2023

Form ID: pdf03

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25380536	+ Email/Text: ECMCBKNotices@ecmc.org	Sep 01 2023 23:00:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408
25381700	+ Email/Text: bankruptcyreports@wakeassoc.com	Sep 01 2023 23:01:00	UNITED CREDIT UNION, C/O WAKEFIELD & ASSOCIATES LLC, PO BOX 58, FORT MORGAN, CO 80701-0058
25380537	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 01 2023 23:01:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
25393795	Email/Text: EDBKNotices@ecmc.org	Sep 01 2023 22:59:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448
25380538	+ Email/Text: bankruptcyreports@wakeassoc.com	Sep 01 2023 23:01:00	Wakefield & Associates, Attn: Bankruptcy, 10800 East Bethany Drive Ste 450, Aurora, CO 80014-2697

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25380515		First Phase/tbom
25380504	*+	Account Liquidation Services, Inc., 304 West Water Street, Decorah, IA 52101-1730
25380530	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
25380534	*P++	SUNBIT INC, ATTN LEGAL AND COMPLIANCE, PO BOX 24010, LOS ANGELES CA 90024-0010, address filed with court:, Sunbit, Attn: Bankruptcy, 10880 Wilshire Blv Suite 870, Los Angeles, CA 90024
25380539	*+	Wakefield & Associates, Attn: Bankruptcy, 10800 East Bethany Drive Ste 450, Aurora, CO 80014-2697

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2023 at the address(es) listed below:

Name	Email Address
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
Diana S. Daugherty	on behalf of Trustee Diana S. Daugherty standing_trustee@ch13stl.com trust33@ch13stl.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Pavel S Khatulev ridingslaw2003@yahoo.com
William H. Ridings, Jr.	

District/off: 0865-2

User: admin

Page 4 of 4

Date Rcvd: Sep 01, 2023

Form ID: pdf03

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on behalf of Debtor Ashley E Khatulev ridingslaw2003@yahoo.com

TOTAL: 5